§516.70

days before and no later than the date of filing of the application.

§ 516.70 Where must I publish the public notice?

You must publish the notice in a newspaper having a general circulation in the following communities:

- (a) The community in which your home office(s) are located, or if you are filing an application for permission to organize, the community in which your home office will be located; and
- (b) If you are filing a branch application, the community to be served by the branch office.

§516.80 What language must I use in my publication?

- (a) *English*. You must publish the notice in a newspaper printed in the English language.
- (b) Other than English. If the OTS determines that the primary language of a significant number of adult residents of the community is a language other than English, the OTS may require that you simultaneously publish additional notice(s) in the community in the appropriate language(s).

Subpart C—Comment Procedures

Source: 62 FR 64144, Dec. 4, 1997, unless otherwise noted.

§516.100 What does this subpart do?

This subpart contains the procedures governing the submission of public comments on certain types of applications or notices (''applications'') pending before the OTS. It applies whenever a regulation incorporates the procedures in this subpart, or where otherwise required by the OTS.

§ 516.110 Who may submit a written comment?

Any person ("you") may submit a written comment supporting or opposing an application.

§516.120 What information should I include in my comment?

(a) Your comment should recite relevant facts, including any demographic, economic, or financial data, supporting your position. If you file a

comment opposing an application, your comment should also:

- (1) Address at least one of the reasons a relevant regulation lists as to why the OTS may deny an application;
- (2) Recite any relevant facts and supporting data addressing these reasons; and
- (3) Address how the approval of the application could harm you or any community.
- (b) If you wish to request an informal meeting under §516.170, you must file a request with your comment. You should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues.

§516.130 Where do I file my comment?

You must file your comment with the OTS office(s) set forth at §516.1(c). If you request an informal meeting under §516.170, you must simultaneously send a copy of the request to the applicant.

§516.140 When do I file my comment?

- (a) *General.* Except as provided in paragraph (b) of this section, you must file a written comment with the OTS within 25 days after the application is filed with the OTS.
- (b) *Late-filed comments*. The OTS will consider your late-filed comment if:
- (1) Within the comment period, you demonstrate to the OTS good cause why you could not submit a timely comment; and
- (2) The OTS concludes that your comment addresses a significant regulatory concern and will assist in disposing of the application.

§516.150 Will I have additional opportunities to discuss the application?

The OTS may provide you with additional opportunities to discuss the application in informal or formal meetings under subpart D of this part.

Subpart D—Meeting Procedures

SOURCE: $62\ FR\ 64144$, Dec. 4, 1997, unless otherwise noted.